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You must not use this website in any way that causes, or may cause, damage to the website or impairment of the availability or accessibility of the website; or in any way which is unlawful, illegal, fraudulent or harmful, or in connection with any unlawful, illegal, fraudulent or harmful purpose or activity.

You must not use this website to copy, store, host, transmit, send, use, publish or distribute any material which consists of (or is linked to) any spyware, computer virus, trojan horse, worm, keystroke logger, rootkit or other malicious computer software.

You must not conduct any systematic or automated data collection activities (including without limitation scraping, data mining, data extraction and data harvesting) on or in relation to this website without Premier Point's express written consent. You must not use this website to transmit or send unsolicited commercial communications. You must not use this website for any purposes related to marketing without Premier Point's express written consent.

No Warranties

This website is provided “as is” without any representations or warranties, express or implied. Premier Point makes no representations or warranties in relation to this website or the information and materials provided on this website.

Without prejudice to the generality of the foregoing paragraph, Premier Point does not warrant that:

- this website will be constantly available, or available at all; or
- the information on this website is complete, true, accurate or non-misleading.

Limitations of Liability

Premier Point will not be liable to you (whether under the law of contract, the law of torts or otherwise) in relation to the contents of, or use of, or otherwise in connection with, this website:

- to the extent that the website is provided free-of-charge, for any direct loss;
- for any indirect, special or consequential loss; or
- for any business losses, loss of revenue, income, profits or anticipated savings, loss of contracts or business relationships, loss of reputation or goodwill, or loss or corruption of information or data.

These limitations of liability apply even if Premier Point has been expressly advised of the potential loss.

Exceptions

Nothing in this website disclaimer will exclude or limit any warranty implied by law that it would be unlawful to exclude or limit; and nothing in this website disclaimer will exclude or limit Premier Point's liability in respect of any:

- death or personal injury caused by Premier Point's negligence;
- fraud or fraudulent misrepresentation on the part of Premier Point; or
- matter which it would be illegal or unlawful for Premier Point to exclude or limit, or to attempt or purport to exclude or limit, its liability.

Reasonableness

By using this website, you agree that the exclusions and limitations of liability set out in this website disclaimer are reasonable. If you do not think they are reasonable, you must not use this website.

Other Parties

You accept that, as a limited liability entity, Premier Point has an interest in limiting the personal liability of its officers and employees. You agree that you will not bring any claim personally against Premier Point's officers or employees in respect of any losses you suffer in connection with the website.

Without prejudice to the foregoing paragraph, you agree that the limitations of warranties and liability set out in this website disclaimer will protect Premier Point's officers, employees, agents, subsidiaries, successors, assigns and sub-contractors as well as Premier Point.

Unenforceable Provisions

If any provision of this website disclaimer is, or is found to be, unenforceable under applicable law, that will not affect the enforceability of the other provisions of this website disclaimer.

Indemnity

You hereby indemnify Premier Point and undertake to keep Premier Point indemnified against any losses, damages, costs, liabilities and expenses (including without limitation legal expenses and any amounts paid by Premier Point to a third party in settlement of a claim or dispute on the advice of Premier Point's legal advisers) incurred or suffered by Premier Point arising out of any breach by you of any provision of these terms and conditions, or arising out of any claim that you have breached any provision of these terms and conditions.

Breaches of these Terms and Conditions

Without prejudice to Premier Point's other rights under these terms and conditions, if you breach these terms and conditions in any way, Premier Point may take such action as Premier Point deems appropriate to deal with the breach, including suspending your access to the website, prohibiting you from accessing the website, blocking computers using your IP address from accessing the website, contacting your internet service provider to request that they block your access to the website and/or bringing court proceedings against you.

Variation

Premier Point may revise these terms and conditions from time-to-time. Revised terms and conditions will apply to the use of this website from the date of the publication of the revised terms and conditions on this website. Please check this page regularly to ensure you are familiar with the current version.

Assignment

Premier Point may transfer, sub-contract or otherwise deal with Premier Point's rights and/or obligations under these terms and conditions without notifying you or obtaining your consent.

You may not transfer, sub-contract or otherwise deal with your rights and/or obligations under these terms and conditions.

Severability

If a provision of these terms and conditions is determined by any court or other competent authority to be unlawful and/or unenforceable, the other provisions will continue in effect. If any unlawful and/or unenforceable provision would be lawful or enforceable if part of it were deleted, that part will be deemed to be deleted, and the rest of the provision will continue in effect.

User Representation

You must be at least 18 years of age to use this website. By using this website and by agreeing to these terms and conditions you warrant and represent that you are at least 18 years of age and possess the legal right and ability to enter into this Agreement. You agree to be financially responsible for your use of this site, as well as for use by others, including minors living with you, and to comply with your responsibilities and obligations as stated in this Agreement.

Entire Agreement

These terms and conditions constitute the entire agreement between you and Premier Point in relation to your use of this website, and supersede all previous agreements in respect of your use of this website.

Law and Jurisdiction

These terms and conditions will be governed by and construed in accordance with the State of Illinois, and any disputes relating to these terms and conditions will be subject to the exclusive jurisdiction of the Cook county Courts of the State of Illinois.

Credit

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